**Data set Details**

**Column Details**

(The bold and highlighted ones are to be researched other colnames are self-explanatory )

**Data Set Details:**

<This dataset consists of 2300 observations>

1. **member\_id:**

**unique ID assigned to each member**

1. **loan\_amnt:  
    loan amount ($) applied by the member**
2. **terms:   
    term of loan (in months)**
3. **batch\_ID:  
    batch numbers allotted to members**
4. **Rate\_of\_intrst:   
    interest rate (%) on loan**
5. **Grade:  
   grade assigned by the bank**
6. **sub\_grade:  
    grade assigned by the bank**
7. **emp\_designation:  
    job / Employer title of member**
8. **Experience:  
    employment length, where 0 means less than one year and 10 means ten or more years**
9. **home\_ownership   
   status of home ownership**
10. **annual\_inc:   
    annual income ($) reported by the member**
11. **verification\_status:   
    status of income verified by the bank**
12. **purpose:  
     purpose of loan**
13. **State:  
     living state of member**
14. **debt-to-income ratio :   
    ratio of member's total monthly debt**
15. **Delinquency of past 2 years:   
     ( failure to pay an outstanding debt by due date)**
16. **inq\_6mths:   
    Inquiries made in past 6 months**
17. **total\_months\_delinq :   
    number of months since last delinq**
18. **Nmbr\_months\_last\_record:  
     number of months since last public record**
19. **Numb\_credit\_lines:  
    number of open credit line in member's credit**
20. **line**
21. **pub\_rec   
    number of derogatory public records**
22. **Tota\_credit\_revolving\_balance:  
     total credit revolving balance**
23. **total\_credits:  
     total number of credit lines available in**
24. **members credit line**
25. **list\_status   
    unique listing status of the loan - W(Waiting),F(Forwarded)**
26. **int\_rec:  
     Total interest received till date**
27. **late\_fee\_rev:   
    Late fee received till date**
28. **recov\_chrg:   
    post charge off gross recovery**
29. **collection\_recovery\_fee   
    post charge off collection fee**
30. **exc\_med\_colle\_12mon:  
     number of collections in last 12 months excluding medical collections**
31. **since\_last\_major\_derog:  
     months since most recent 90 day or worse rating**
32. **application\_type  
     indicates when the member is an individual or joint**
33. **verification\_status\_joint  
     indicates if the joint members income was verified by the bank**
34. **last\_pay\_week:  
     indicates how long (in weeks) a member has paid EMI after batch enrolled**
35. **nmbr\_acc\_delinq:  
     number of accounts on which the member is delinquent**
36. **colle\_amt:   
    total collection amount ever owed**
37. **curr\_bal:  
     total current balance of all accounts**